

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

In re: TOMMIE A. HOUZENGA                    §            Case No. 09-71778  
    §  
    §  
Debtors    §

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Lydia S. Meyer, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/30/2009.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 03/05/2010.
- 6) Number of months from filing or conversion to last payment: 9.
- 7) Number of months case was pending: 12.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$880,633.70.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 9,030.56	
Less amount refunded to debtor	\$ 9,030.56	
<b>NET RECEIPTS</b>		<b>\$ 0.00</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 0.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 0.00	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 0.00</b>
Attorney fees paid and disclosed by debtor:	\$ 3,494.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
EHRMANN GEHLBACH BADGER &	Lgl	3,200.00	3,494.00	3,494.00	0.00	0.00
PHH MORTGAGE fka CENDANT	Sec	0.00	250.00	250.00	0.00	0.00
AMCORE BANK	Uns	0.00	NA	NA	0.00	0.00
CITIZENS FIRST BANK	Uns	169,549.00	232,004.63	169,549.00	0.00	0.00
FIRST GATEWAY CREDIT UNION	Sec	0.00	23,637.63	0.00	0.00	0.00
FIRST GATEWAY CREDIT UNION	Sec	0.00	15,283.03	0.00	0.00	0.00
GE CONSUMER FINANCE	Sec	0.00	6,834.71	0.00	0.00	0.00
CARQUEST AUTO PARTS	Uns	790.71	NA	NA	0.00	0.00
DIVERSIFIED COLLECTION	Uns	8,094.00	NA	NA	0.00	0.00
DIVERSIFIED COLLECTION	Uns	604.16	NA	NA	0.00	0.00
DIVERSIFIED COLLECTION	Uns	555.78	NA	NA	0.00	0.00
DIVERSIFIED COLLECTION	Uns	575.74	NA	NA	0.00	0.00
DIVERSIFIED COLLECTION	Uns	728.06	NA	NA	0.00	0.00
DIVERSIFIED COLLECTION	Uns	787.14	NA	NA	0.00	0.00
DIVERSIFIED COLLECTION	Uns	718.88	NA	NA	0.00	0.00
DIVERSIFIED COLLECTION	Uns	550.30	NA	NA	0.00	0.00
DIVERSIFIED COLLECTION	Uns	784.52	NA	NA	0.00	0.00
DIVERSIFIED COLLECTION	Uns	808.06	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
DIVERSIFIED COLLECTION	Uns	550.92	NA	NA	0.00	0.00
DIVERSIFIED COLLECTION	Uns	701.70	NA	NA	0.00	0.00
EXELON 401K SERVICE CENTER	Uns	0.00	NA	NA	0.00	0.00
GE MONGRAM BANK / JC PENNEY	Uns	0.00	NA	NA	0.00	0.00
GIBSON OIL	Uns	3,575.10	NA	NA	0.00	0.00
TMG FINANCIAL SERVICES	Uns	1,518.00	NA	NA	0.00	0.00
US SMALL BUSINESS	Uns	98,912.68	NA	NA	0.00	0.00
VERIZON WIRELESS	Uns	1,244.00	1,274.74	1,274.74	0.00	0.00
VERIZON NORTH	Sec	0.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 250.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL SECURED:</b>	\$ 250.00	\$ 0.00	\$ 0.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	\$ 0.00	\$ 0.00	\$ 0.00
<b>GENERAL UNSECURED PAYMENTS:</b>	\$ 170,823.74	\$ 0.00	\$ 0.00

**Disbursements:**

Expenses of Administration	\$ 0.00	
Disbursements to Creditors	\$ 0.00	
<b>TOTAL DISBURSEMENTS:</b>		\$ 0.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 05/20/2010

By: /s/ Lydia S. Meyer  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.